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In the claims:

Please withdraw claims 16-23 as follows:

5 1. (original) A manufacturing process for making a surface-mountable printed-circuit board (PCB) module comprising:

- etching inner metal layers on both sides of an insulating core to form patterned interconnect on the inner metal layers;
- laminating a component metal sheet and a component insulator layer over one of the inner metal layers;
 - laminating a pad metal sheet and a sacrificial insulator layer over another one of the inner metal layers;
 - etching the component metal sheet to form patterned component-layer interconnect from the component metal sheet;
- etching a pad metal layer of the pad metal sheet to form solder pads from the pad metal sheet;
 - drilling castellation vias on the pad metal layer, and forming metal inside the castellation vias that connect the pad metal layer to the patterned component-layer interconnect or the patterned interconnect on the inner metal layers;
- 20 milling a cavity into the sacrificial insulator layer, the cavity not reaching the patterned interconnect on the inner metal layers; and
 - wherein the sacrificial insulator layer covered by the solder pads forms a plurality of stand-offs after milling,

whereby the solder pads on the stand-offs are surface-mountable to a main board.

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- (original) The manufacturing process of claim 1 further comprising:
 milling the sacrificial insulator layer between adjacent solder pads to further form the plurality of stand-offs.
- 30 3. (original) The manufacturing process of claim 2 wherein drilling castellation vias is performed before etching the pad metal layer to form the solder pads.

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4. (original) The manufacturing process of claim 2 wherein drilling castellation vias is performed after etching the pad metal layer to form the solder pads.

- 5 5. (original) The manufacturing process of claim 1 wherein etching the pad metal layer to form solder pads from the pad metal sheet comprises: plating copper and tin on exposed areas of the pad metal sheet; removing resist from covered areas of the pad metal sheet;
 - wherein exposed areas have a tin over copper while covered areas have no tin over the copper; etching copper from the covered areas but not etching copper from the exposed areas

protected by tin; and

removing tin covering copper in the exposed areas to form the solder pads.

- 15 6. (original) The manufacturing process of claim 1 further comprising: applying a solder mask to the solder pads with openings over each of the solder pads; applying solder to the openings in the solder mask to apply solder to the solder pads; and removing the solder mask.
- 20 7. (original) The manufacturing process of claim 1 further comprising: de-panelization by cutting de-panelization lines between adjacent PCB modules on a panel having a plurality of the PCB modules being formed together.
- 8. (original) The manufacturing process of claim 7 wherein the castellation vias are 25 formed along the de-panelization lines, wherein each castellation via is partly in one of the de-panelization lines and partly on one of the solder pads.
 - 9. (original) The manufacturing process of claim 8 further comprising: finishing the castellation vias during de-panelization by rounding or smoothing edges of the castellation vias.

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10. (original) The manufacturing process of claim 9 wherein milling the cavity is performed along with de-panelization on a same machine.

- 11. (original) The manufacturing process of claim 1 wherein milling the cavity is
 5 performed by moving a rotating drill or router bit over the sacrificial insulator layer to cut away a portion of the sacrificial insulator layer.
 - 12. (original) The manufacturing process of claim 11 wherein the sacrificial insulator layer is thicker than the component insulator layer.
 - 13. (original) The manufacturing process of claim 11 further comprising: drilling inner vias between the inner metal layers and plating the inner vias to form interlayer interconnect between the inner metal layers.
- 15 14. (original) The manufacturing process of claim 13 further comprising: mounting and soldering components to the patterned component-layer interconnect, wherein the components are integrated circuits and capacitors or resistors.
- 15. (original) The manufacturing process of claim 14 further comprising:
 20 surface-mounting the PCB module to a main board by placing the solder pads over pad metal areas of the main board and heating to solder the solder pads to the pad metal areas.
 - 16. (withdrawn) A product made by the process of claim 1.
 - 17. (withdrawn) A printed-circuit board (PCB) module comprising:
 multiple metal layers patterned into interconnect traces, each metal layer separated from
 other metal layers by one or more insulator layers;
 metalized vias through the one or more insulator layers to form inter-layer interconnect;
- a sacrificial insulator layer between a bottom one of the multiple metal layers and a padmetal layer;

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a plurality of stand-offs formed from the sacrificial insulator layer, each of the plurality of stand-offs having a solder pad on an outer surface;

- a plurality of castellation vias each connecting a solder pad to one or more of the interconnect traces on one or more of the multiple metal layers; and
- a cavity in the sacrificial insulator layer, the cavity formed between the plurality of standoffs, the cavity having a reduced-thickness portion of the sacrificial insulator layer to prevent exposing any of the interconnect traces on the multiple metal layers.
- 18. (withdrawn) The PCB module of claim 17 further comprising:
 an integrated circuit component mounted to some of the interconnect traces on a component side opposite a bottom side having the cavity and the solder pads.
 - 19. (withdrawn) The PCB module of claim 17 wherein the cavity and the plurality of stand-offs are formed by milling away portions of the sacrificial insulator layer.
 - 20. (withdrawn) The PCB module of claim 19 wherein each of the plurality of castellation vias is an open via on an edge of the PCB module.
- 21. (withdrawn) The PCB module of claim 20 wherein the one or more insulator layers comprise epoxy-fiberglass insulator layers.
 - 22. (withdrawn) The PCB module of claim 21 wherein the cavity is between rows of the solder pads.
- 25 23. (withdrawn) The PCB module of claim 22 wherein each solder pad is on a separate stand-off.